

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$20,720	8.12%	\$18,321	\$19,651	107.26%
2	American Economy Ins Co	19690	IN	\$14,315	5.61%	\$13,591	\$6,460	47.53%
3	State Farm Fire And Cas Co	25143	IL	\$12,120	4.75%	\$10,866	\$12,967	119.33%
4	Contractors Bonding & Ins Co	37206	WA	\$12,060	4.73%	\$10,008	\$4,954	49.50%
5	Mutual Of Enumclaw Ins Co	14761	WA	\$10,703	4.19%	\$13,665	\$7,287	53.32%
6	Westport Ins Corp	34207	MO	\$7,893	3.09%	\$7,915	\$3,138	39.64%
7	Travelers Property Cas Of Amer	25674	CT	\$7,300	2.86%	\$6,189	\$2,233	36.08%
8	North Pacific Ins Co	23892	OR	\$7,078	2.77%	\$7,307	\$6,002	82.14%
9	Philadelphia Ind Ins Co	18058	PA	\$6,861	2.69%	\$5,833	\$1,908	32.71%
10	Truck Ins Exch	21709	CA	\$6,742	2.64%	\$6,094	\$6,232	102.26%
11	Hartford Cas Ins Co	29424	IN	\$6,532	2.56%	\$5,851	\$3,695	63.15%
12	Federal Ins Co	20281	IN	\$6,051	2.37%	\$5,256	\$1,014	19.29%
13	Farmers Ins Exch	21652	CA	\$5,781	2.27%	\$5,370	\$5,275	98.23%
14	Allstate Ins Co	19232	IL	\$5,599	2.19%	\$4,996	\$116	2.32%
15	Zurich American Ins Co	16535	NY	\$5,443	2.13%	\$4,418	\$2,285	51.72%
16	Ohio Cas Ins Co	24074	OH	\$5,333	2.09%	\$4,720	\$2,396	50.76%
17	Continental Western Ins Co	10804	IA	\$5,217	2.04%	\$4,240	\$1,908	45.01%
18	American Ins Co	21857	NE	\$5,011	1.96%	\$4,133	\$888	21.48%
19	Atlantic Mut Ins Co	19895	NY	\$4,995	1.96%	\$6,640	\$13,654	205.65%
20	American Cas Co Of Reading PA	20427	PA	\$4,737	1.86%	\$4,275	\$2,743	64.17%
21	Unigard Ins Co	25747	WA	\$4,060	1.59%	\$3,720	\$1,842	49.51%
22	Travelers Ind Co Of Amer	25666	CT	\$3,854	1.51%	\$3,591	\$2,369	65.98%
23	National Surety Corp	21881	IL	\$3,449	1.35%	\$2,955	\$1,555	52.61%
24	Charter Oak Fire Ins Co	25615	CT	\$3,226	1.26%	\$2,941	\$2,458	83.58%
25	West American Ins Co	44393	IN	\$2,962	1.16%	\$2,978	\$3,217	108.03%
26	Transcontinental Ins Co	20486	NY	\$2,921	1.14%	\$3,118	\$2,361	75.71%
27	Oregon Automobile Ins Co	23922	OR	\$2,914	1.14%	\$1,583	\$829	52.35%
28	Hartford Fire In Co	19682	CT	\$2,867	1.12%	\$2,624	\$820	31.24%
29	Continental Cas Co	20443	IL	\$2,771	1.09%	\$3,207	\$5,085	158.58%
30	Security Ins Co Of Hartford	24902	CT	\$2,732	1.07%	\$2,858	\$1,806	63.20%
31	Nationwide Mut Ins Co	23787	OH	\$2,684	1.05%	\$2,075	\$754	36.32%
32	Liberty Northwest Ins Corp	41939	OR	\$2,559	1.00%	\$2,608	\$1,571	60.25%
33	Travelers Ind Co	25658	CT	\$2,546	1.00%	\$2,062	\$7,179	348.15%
34	QBE Ins Corp	39217	PA	\$2,267	0.89%	\$1,763	\$356	20.18%
35	Transportation Ins Co	20494	IL	\$2,225	0.87%	\$2,068	\$3,646	176.28%
36	Church Mut Ins Co	18767	WI	\$2,128	0.83%	\$1,941	\$1,450	74.67%
37	Amco Ins Co	19100	IA	\$2,114	0.83%	\$1,866	\$687	36.85%
38	Public Service Mut Ins Co	15059	NY	\$1,984	0.78%	\$1,695	\$185	10.90%
39	Firemans Fund Ins Co	21873	CA	\$1,863	0.73%	\$1,943	\$1,181	60.79%
40	Travelers Ind Co Of CT	25682	CT	\$1,832	0.72%	\$1,432	\$1,176	82.13%
All 203 Other Companies				\$40,696	15.95%	\$43,062	\$64,573	149.95%
Totals (Loss Ratio is average)				\$255,149	100.00%	\$241,778	\$209,902	86.82%

(1)Excluding all Loss Adjustment Expenses (LAE)